

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
KEYES, SR., BERNARD H.	§	Case No. 13-10009 BP1
KEYES, PATRICIA P.	§	
	§	
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter      of the United States Bankruptcy Code was filed on      . The undersigned trustee was appointed on      .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of      \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Bank service fees  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup>      \$

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/Stephen J. Zayler  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1- EXHIBIT A**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 13-10009 BP1 Judge: BILL PARKER  
Case Name: KEYES, SR., BERNARD H.  
KEYES, PATRICIA P.  
For Period Ending: 10/23/13

Trustee Name: Stephen J. Zayler  
Date Filed (f) or Converted (c): 01/08/13 (f)  
341(a) Meeting Date: 02/08/13  
Claims Bar Date: 05/14/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD Lot 4, Blk 10 Westchase Village -Sec 7 2460 Amberwood Drive, Beaumont, TX 77713	260,850.00	0.00		0.00	FA
2. BURIAL PLOT Phase 6, Bldg C, Location of Area Cyp. #13 Corridor of Worship	1,000.00	0.00		0.00	FA
3. CASH ON HAND	0.00	0.00		0.00	FA
4. CAPITAL ONE BANK Acct No. 237705424-Checking	0.00	0.00		66.00	FA
5. CAPITAL ONE BANK Acct No. 8073416680-Savings	0.00	0.00		0.00	FA
6. 4 Televisions	450.00	0.00		0.00	FA
7. Entertainment Center	400.00	0.00		0.00	FA
8. Sterio Receiver	100.00	0.00		0.00	FA
9. 3 DVD Players	150.00	0.00		0.00	FA
10. 2 VCR's	50.00	0.00		0.00	FA
11. CD Player	50.00	0.00		0.00	FA
12. 2 Record Players	50.00	0.00		0.00	FA
13. 5 Speakers	150.00	0.00		0.00	FA
14. 2 Recliners	200.00	0.00		0.00	FA
15. 3 Lamps	50.00	0.00		0.00	FA
16. Piano	100.00	0.00		0.00	FA
17. Computer Equipment	300.00	0.00		0.00	FA
18. Dinner Table	300.00	0.00		0.00	FA
19. Stove/Oven	300.00	0.00		0.00	FA
20. Dishwasher	200.00	0.00		0.00	FA

**FORM 1- EXHIBIT A**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 13-10009 BP1 Judge: BILL PARKER  
Case Name: KEYES, SR., BERNARD H.  
KEYES, PATRICIA P.

Trustee Name: Stephen J. Zayler  
Date Filed (f) or Converted (c): 01/08/13 (f)  
341(a) Meeting Date: 02/08/13  
Claims Bar Date: 05/14/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
21. Microwave	75.00	0.00		0.00	FA
22. 2 Refrigerators	500.00	0.00		0.00	FA
23. Freezer	150.00	0.00		0.00	FA
24. 3 Dressers	400.00	0.00		0.00	FA
25. 2 Armoires	400.00	0.00		0.00	FA
26. 2 Nightstands	200.00	0.00		0.00	FA
27. 4 Mirrors	100.00	0.00		0.00	FA
28. Bed	400.00	0.00		0.00	FA
29. 50 Music	100.00	0.00		0.00	FA
30. Washer	300.00	0.00		0.00	FA
31. Dryer	300.00	0.00		0.00	FA
32. Carpet Machine	150.00	0.00		0.00	FA
33. 10 Books	50.00	0.00		0.00	FA
34. 16 Pictures	100.00	0.00		0.00	FA
35. 20 Figurines	50.00	0.00		0.00	FA
36. 7 Sports Memorabilia	70.00	0.00		0.00	FA
37. Mens Apparel	400.00	0.00		0.00	FA
38. Womens Apparel	400.00	0.00		0.00	FA
39. Assessories	200.00	0.00		0.00	FA
40. Womens Shoes	200.00	0.00		0.00	FA
41. Mens Shoes	100.00	0.00		0.00	FA
42. 2 Wedding Rings	1,000.00	0.00		0.00	FA
43. 3 Watches	350.00	0.00		0.00	FA
44. FIREARMS- 2	200.00	0.00		0.00	FA
45. 2 Cameras	150.00	0.00		0.00	FA
46. Various Tools	200.00	0.00		0.00	FA

**FORM 1- EXHIBIT A**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 3  
**Exhibit A**

Case No: 13-10009 BP1 Judge: BILL PARKER  
Case Name: KEYES, SR., BERNARD H.  
KEYES, PATRICIA P.

Trustee Name: Stephen J. Zayler  
Date Filed (f) or Converted (c): 01/08/13 (f)  
341(a) Meeting Date: 02/08/13  
Claims Bar Date: 05/14/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
47. Welding Machine	100.00	0.00		0.00	FA
48. Entergy (TRowe Price)	35,925.06	0.00		0.00	FA
49. Walmart 401K	5,209.12	0.00		0.00	FA
50. 2009 Dodge Caliber	8,800.00	0.00		0.00	FA
51. 1999 Ford Expedition	1,150.00	0.00		0.00	FA
52. 2006 Chrysler 300	9,700.00	0.00		0.00	FA
53. Desk	50.00	0.00		0.00	FA
54. 2 Dogs	100.00	0.00		0.00	FA
55. TAX REFUND (u)	0.00	5,779.05		5,779.05	FA

TOTALS (Excluding Unknown Values)	\$332,279.18	\$5,779.05	\$5,845.05	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/13      Current Projected Date of Final Report (TFR): 12/31/13

/s/ Stephen J. Zayler

Date: 10/23/13

STEPHEN J. ZAYLER

**FORM 2 - EXHIBIT B**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 13-10009 BP1  
Case Name: KEYES, SR., BERNARD H.  
KEYES, PATRICIA P.  
Taxpayer ID No: \*\*\*\*\*3044  
For Period Ending: 10/23/13

Trustee Name: Stephen J. Zayler  
Bank Name: FIRST NATIONAL BANK OF VINITA  
Account Number / CD #: \*\*\*\*\*1528 Checking Account (Non-Interest Earn)

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/04/13		BERNARD H. KEYES PATRICIA P. KEYES 2460 AMBERWOOD DR BEAUMONT, TX 77713	BALANCE FORWARD TAX REFUND	5,779.05		0.00 5,779.05
04/17/13	4	PATRICIA P. KEYES BERNARD H. KEYES 2460 AMBERWOOD DR. BEAUMONT, TX 77713	FUNDS ON DEPOSIT	66.00		5,845.05
05/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	5,835.05
06/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	5,825.05
07/08/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	5,815.05
08/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	5,805.05
09/09/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	5,795.05
10/07/13		FIRST NATIONAL BANK OF VINITA	BANK SERVICE FEE		10.00	5,785.05

COLUMN TOTALS	5,845.05	60.00	5,785.05
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	5,845.05	60.00	
Less: Payments to Debtors		0.00	
Net	5,845.05	60.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****1528	5,845.05	60.00	5,785.05
	5,845.05	60.00	5,785.05
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 5,845.05 60.00

**FORM 2 - EXHIBIT B**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
**Exhibit B**

Case No: 13-10009 BP1  
Case Name: KEYES, SR., BERNARD H.  
KEYES, PATRICIA P.  
Taxpayer ID No: \*\*\*\*\*3044  
For Period Ending: 10/23/13

Trustee Name: Stephen J. Zayler  
Bank Name: FIRST NATIONAL BANK OF VINITA  
Account Number / CD #: \*\*\*\*\*1528 Checking Account (Non-Interest Earn)  
  
Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Checking Account (Non-Interest Earn - \*\*\*\*\*1528

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: October 23, 2013

Case Number: 13-10009 Claim Class Sequence  
Debtor Name: KEYES, SR., BERNARD H.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000001 070 UC	Gulf Credit Union PO Box 848 Groves, TX 77619	Unsecured		\$4,773.35	\$0.00	\$4,773.35
000002 070 UC	Gulf Credit Union PO Box 848 Groves, TX 77619	Unsecured		\$4,773.35	\$0.00	\$4,773.35
000003 070 UC	Credit First N A Po Box 818011 Cleveland, Ohio 44181	Unsecured		\$1,538.97	\$0.00	\$1,538.97
000004 070 UC	Bureaus Investment Group Portfolio No 15 LLC c/o Recovery Management Systems Corp 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	Unsecured		\$5,965.45	\$0.00	\$5,965.45
000005 070 UC	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	Unsecured		\$5,917.09	\$0.00	\$5,917.09
000006 070 UC	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	Unsecured		\$3,385.72	\$0.00	\$3,385.72
000007 070 UC	CERASTES, LLC C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured		\$1,376.05	\$0.00	\$1,376.05
000008 070 UC	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$5,822.78	\$0.00	\$5,822.78
Case Totals:				\$33,552.76	\$0.00	\$33,552.76

Code #: Trustee's Claim Number, Priority Code, Claim Type



## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 13-10009 BP1

Case Name: KEYES, SR., BERNARD H.

KEYES, PATRICIA P.

Trustee Name: Stephen J. Zayler

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Stephen J. Zayler	\$	\$	\$
Trustee Expenses: Stephen J. Zayler	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ \_\_\_\_\_ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$                      have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be                      percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Gulf Credit Union PO Box 848 Groves, TX 77619	\$	\$	\$
000004	Bureaus Investment Group Portfolio No 15 LLC c/o Recovery Management Systems Corp 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$	\$	\$
000005	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	\$	\$	\$
000006	Capital Recovery V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	\$	\$	\$
000007	CERASTES, LLC C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000008	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE